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## Claims:

1. A network settlement system in a network,  
comprising:

at least one shop connected to the network, wherein  
5 a user is allowed to access the at least one cyber shop to purchase  
a commodity;

a memory for registering a payer account used to pay  
a fee of using the network; and

a server for charging a commodity purchased at a shop  
10 through the network to the payer account.

2. The network settlement system according to claim 1,  
wherein the server pays for the commodity to the shop at a  
designated date.

3. A network settlement system comprising:  
15 a communication terminal possessed by a registered  
user;

a network provided by a communication company,  
wherein a registered user is allowed to access the network  
through the communication terminal;

20 a billing server for charging a fee of using  
the network to a payer account of the registered user;  
at least one cyber shop for selling commodities

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through the network in response to an order from the registered user; and

an agent for charging a commodity purchased at a cyber shop through the network to the payer account.

5           4.     The network settlement system according to claim 3, wherein the agent prompts the registered user to enter a password when the registered user purchases a commodity at the cyber shop, and, if the password is authenticated, then the agent proceeds a purchasing transaction.

10           5.     The network settlement system according to claim 3, wherein the agent pays for the commodity to the cyber shop at a designated date.

15           6.     The network settlement system according to claim 3, wherein the communication terminal is shared among a plurality of users including the registered user, wherein the agent manages passwords for respective ones of the users to issue a list of bills for each user.

20           7.     A network settlement system comprising:  
              a broadcast network;  
              a communication terminal possessed by each user, which has a broadcast receiving capability permitted to receive broadcast programs from the broadcast network and further has

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a communication capability of connecting to a communication network;

a billing server for charging one of a program receiving fee of the broadcast network and a fee of using the communication network to a payer account of each user;

at least one shop for selling commodities using the broadcast network; and

an agent for charging a commodity purchased at a shop by a user using the broadcast network and the communication network to the payer account.

8. The network settlement system according to claim 7, wherein the payer account of each user is used to charge a program receiving fee of the broadcast network.

9. The network settlement system according to claim 7, wherein the payer account of each user is used to charge the fee of using the communication network.

10. The network settlement system according to claim 7, wherein the agent prompts the user to enter a password when the user purchases a commodity at the shop, and, if the password is authenticated, then the agent proceeds a purchasing transaction.

11. The network settlement system according to claim 7,

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wherein the agent pays for the commodity to the shop at a designated date.

12. The network settlement system according to claim 7, wherein the communication terminal is shared among a plurality of users including a registered user, wherein the agent manages passwords for respective ones of the users to issue a list of bills for each user.

13. A network settlement system comprising:  
a bi-directional broadcast network;  
a communication terminal possessed by each user, which has a broadcast receiving capability permitted to receive broadcast programs from the broadcast network and further has a communication capability;  
a billing server for charging one of a program receiving fee of the broadcast network and a fee of using the communication network to a payer account of each user;  
at least one shop for selling commodities using the broadcast network; and  
an agent for charging a commodity purchased at a shop by a user using the broadcast network and the communication network to the payer account.

14. A network settlement method in a network connected to at least one shop, wherein a user is allowed to access the

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at least one cyber shop to purchase a commodity, comprising the steps of:

registering a payer account used to pay a fee of using the network; and

5 charging a commodity purchased at a shop through the network to the payer account.

15. The network settlement method according to claim 14, wherein the network is a broadcast network.

16. A network settlement method in network provided by a communication company, wherein a registered user is allowed to access the network through a communication terminal of its own to purchase a commodity at a shop, comprising the steps of:

charging a fee of using the network to a payer account of the registered user;

15 purchasing a commodity at a shop for selling commodities through the network in response to an order from the registered user; and

charging the commodity purchased at the shop through the network to the payer account.

20 17. The network settlement method according to claim 16, wherein the network is a broadcast network.

18. The network settlement method according to claim 16,

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wherein the network is a CATV (cable television) network.